

**Information to identify the case:**

Debtor 1	<u>Wilson Ortiz</u>	Social Security number or ITIN	xxx-xx-4928
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-15874-JKS		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Wilson Ortiz

7/6/18

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Wilson Ortiz  
DebtorCase No. 16-15874-JKS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 36

Date Rcvd: Jul 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2018.

db  
aty  
cr  
516087122  
516283837  
516168832  
516087141  
516319062  
516086424  
516162965  
516087128  
516087132  
516162964  
516162962  
516086425  
516087134  
516087136  
516087138  
516087140

+Wilson Ortiz, 409 River Street, Paterson, NJ 07524-1918  
+James Patrick Shay, Phelan Hallinan Diamond Jones, LLP, 1617 JFK Blvd., One Penn Center, Suite #1400, Philadelphia, PA 19103-1814  
+DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
+AT&T Mobility, c/o EOS CCA, 700 Longwater Dr., Norwell, MA 02061-1624  
+Anson Street, LLC, POB 10826, Greenville, SC 29603-0826  
+Anson Street, LLC, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826  
+Black Stone Realty Holdings LLC, 41-51 Wilson Ave., Suite C2A, Newark, NJ 07105-3297  
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700  
+Deutsche Bank National, Attn: Phelan, Hallinan, Diamond & P.C., 400 Fellowship Road #100, Mount Laurel, NJ 08054-3437  
+HSBC Bank USA, 1800 Tysons Blvd., Suite 50, McLean, VA 22102-4267  
+LVNV Funding LLC, c/o J.C. Christensen & Associates, P.O. Box 519, Sauk Rapids, MN 56379-0519  
Optimum, c/o Sunrise Credit Services Inc., P.O. Box 9100, Farmingdale, NY 11735-9100  
+PSE&G, POB 14444, New Brunswick, NJ 08906-4444  
+Passaic County Board of Taxation, 435 Hamburg Turnpike, Wayne, NJ 07470-2067  
+Phelan Hallinan Diamond & Jones, P.C., 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
Progressive Inc., c/o AFNI Inc., P.O. Box 3068, Bloomington, IL 61702-3068  
Synchrony Bank, c/o Central Credit Services LLC, 20 Corporate Hills Dr., Saint Charles. MO 63301-3749  
+The Progressive Corporation, 6300 Wilson Mills Rd., Mayfield Village, OH 44143-2182  
US Asset Management Inc., c/o EOS CCA, P.O. Box 981008, Boston, MA 02298-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg  
E-mail/Text: usanj.njbankr@usdoj.gov Jul 06 2018 23:23:36 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg  
+E-mail/Text: ustpregron03.ne.ecf@usdoj.gov Jul 06 2018 23:23:33 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
516086423  
+EDI: WFFC.COM Jul 07 2018 02:58:00 Americas Servicing Company, POB 14591, Des Moines, IA 50306-3591  
516087123  
+E-mail/Text: bkcy@creditmtg.com Jul 06 2018 23:23:29 Commerce Energy, c/o Credit Management Control, P.O. Box 1654, Green Bay. WI 54305-1654  
516087124  
EDI: RCSFNBMARIN.COM Jul 07 2018 02:58:00 Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500  
516087125  
+EDI: CONVERGENT.COM Jul 07 2018 02:58:00 Dish Network, c/o Convergent Outsourcing Inc., P.O. Box 9004, Renton, WA 98057-9004  
516087126  
EDI: WFNNB.COM Jul 07 2018 02:58:00 Express, c/o Comenity, P.O. Box 659728, San Antonio. TX 78265-9728  
516087127  
+EDI: CBS7AVE Jul 07 2018 02:58:00 Ginny's, P.O. Box 2825, Monroe. WI 53566-8025  
516087129  
EDI: CBMASON Jul 07 2018 02:58:00 Masseys, P.O. Box 2822, Monroe, WI 53566-8022  
516087130  
+EDI: MID8.COM Jul 07 2018 02:58:00 Midland Funding LLC, 8875 Aero Dr., Suite 200, San Diego, CA 92123-2255  
516087131  
+E-mail/PDF: bankruptcy@ncfsi.com Jul 06 2018 23:28:55 New Century Financial Services, 110 So. Jefferson Rd., Suite 104, Whippany, NJ 07981-1038  
516122177  
EDI: PRA.COM Jul 07 2018 02:58:00 Portfolio Recovery Associates, LLC, c/o General Motors, POB 41067, Norfolk VA 23541  
516087133  
EDI: WFNNB.COM Jul 07 2018 02:58:00 Pier I Imports, c/o Comenity, P.O. Box 659617, San Antonio, TX 78265-9617  
516162963  
+EDI: PRA.COM Jul 07 2018 02:58:00 Portoflio Recovery Associates, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502-4952  
516087135  
EDI: NEXTEL.COM Jul 07 2018 02:58:00 Sprint, 6200 Sprint Pkwy., Overland Park, KS 66251  
516087137  
+EDI: RMSC.COM Jul 07 2018 02:58:00 Synchrony Bank (GAP), P.O. Box 105972, Atlanta, GA 30348-5972  
516087139  
EDI: NAVIENTFKASMDOE.COM Jul 07 2018 02:58:00 U.S. Dept. of Education, c/o Navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 36

Date Rcvd: Jul 06, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 08, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR  
HSI ASSET SECURITIZATION CORPORATION TRUST 2006-HE2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES  
2006-HE2 nj.bkecf@fedphe.com  
David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com  
Denise E. Carlon on behalf of Creditor Anson Street LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Robert Wachtel on behalf of Debtor Wilson Ortiz rwachtel@ronlevinelaw.com,  
irr72645@notify.bestcase.com  
Ronald I. LeVine on behalf of Debtor Wilson Ortiz ronlevinelawfirm@gmail.com,  
irr72645@notify.bestcase.com

TOTAL: 5